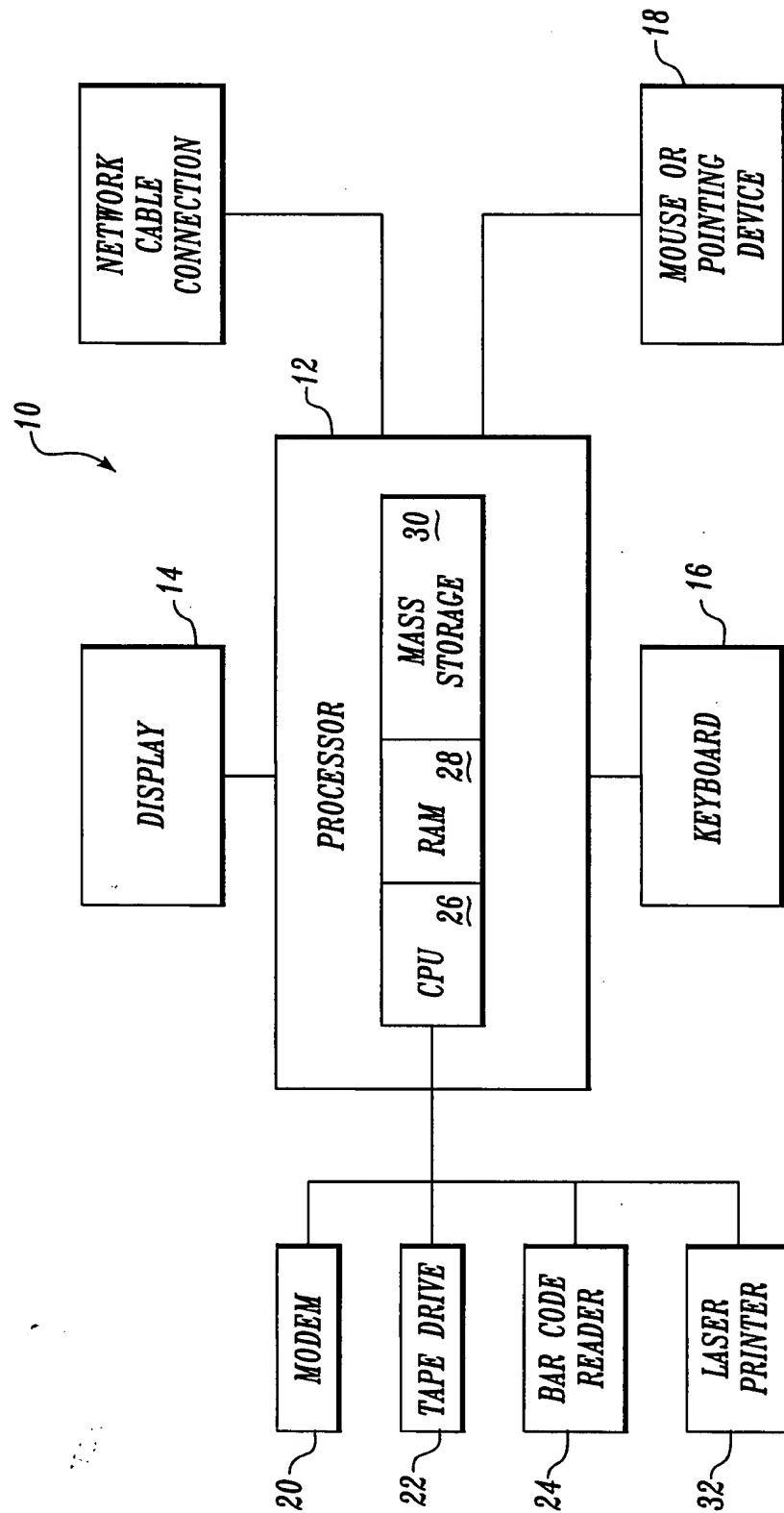


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*Fig. 1*

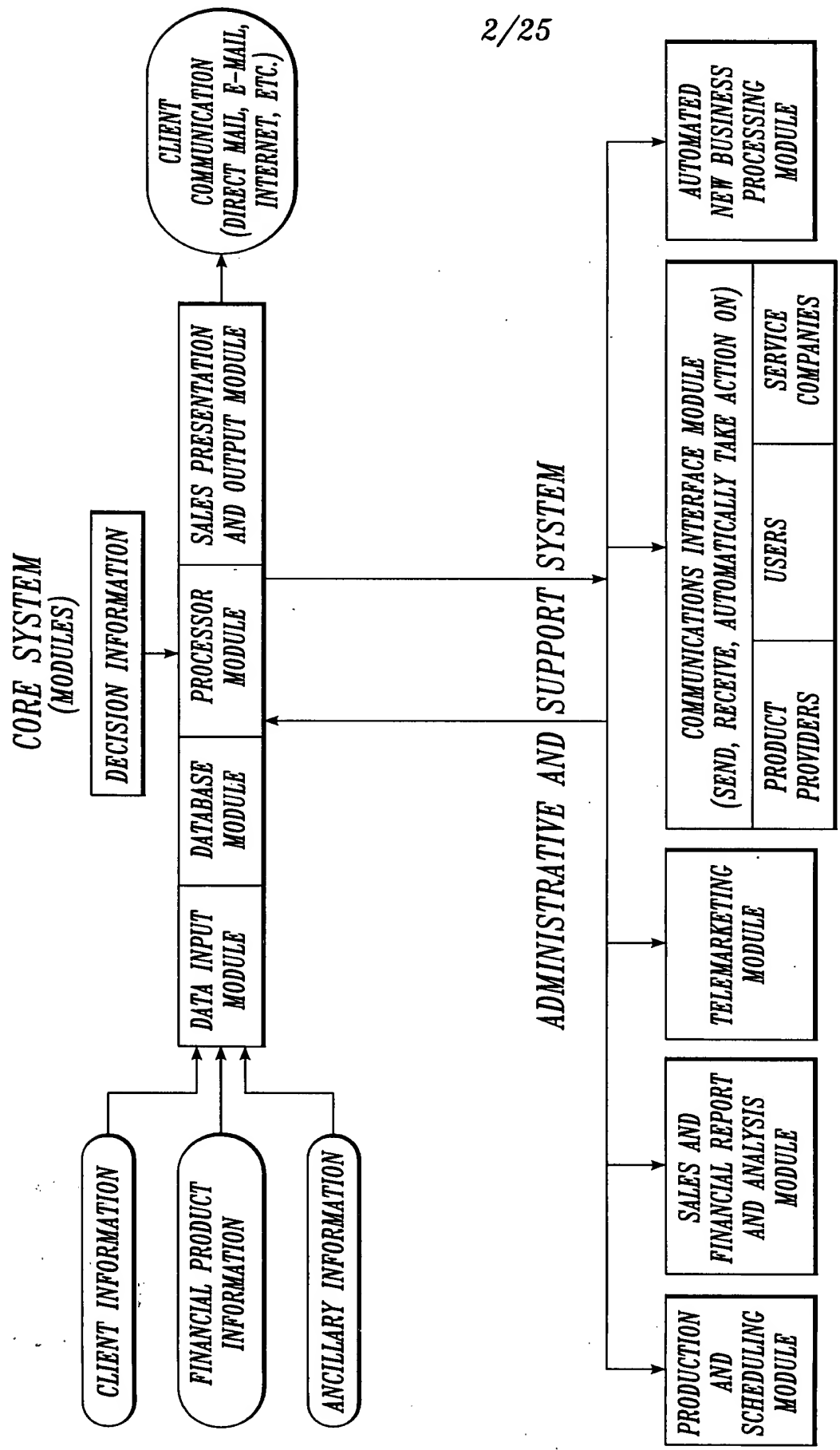


Fig. 2

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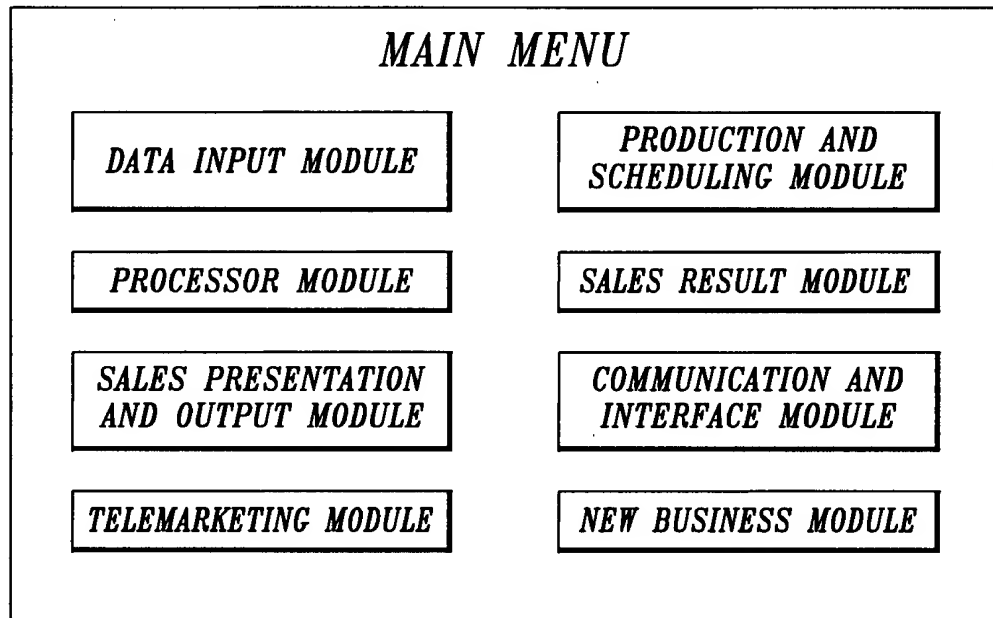


Fig. 3

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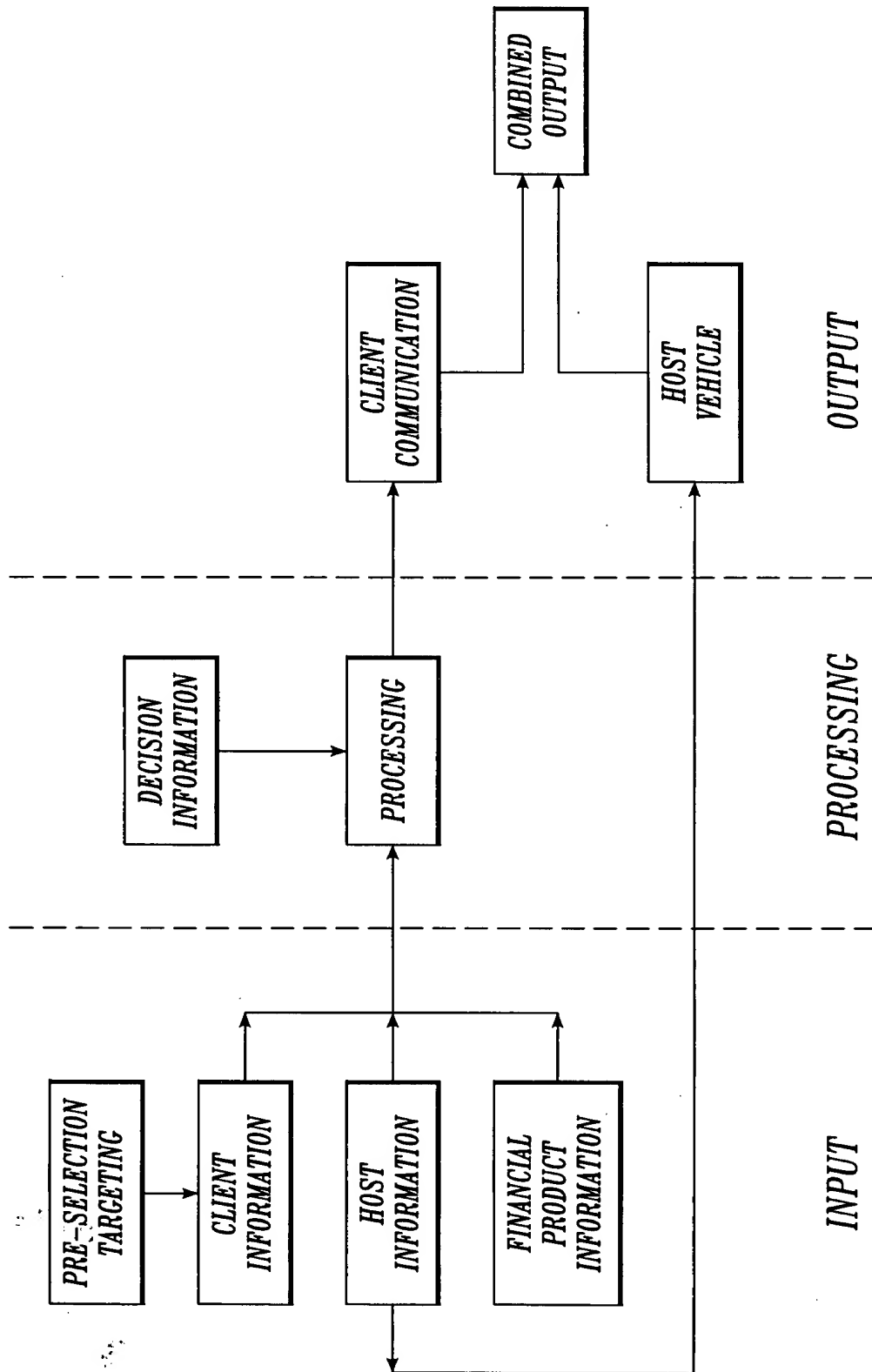


Fig. 4

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DATA INPUT MODULE

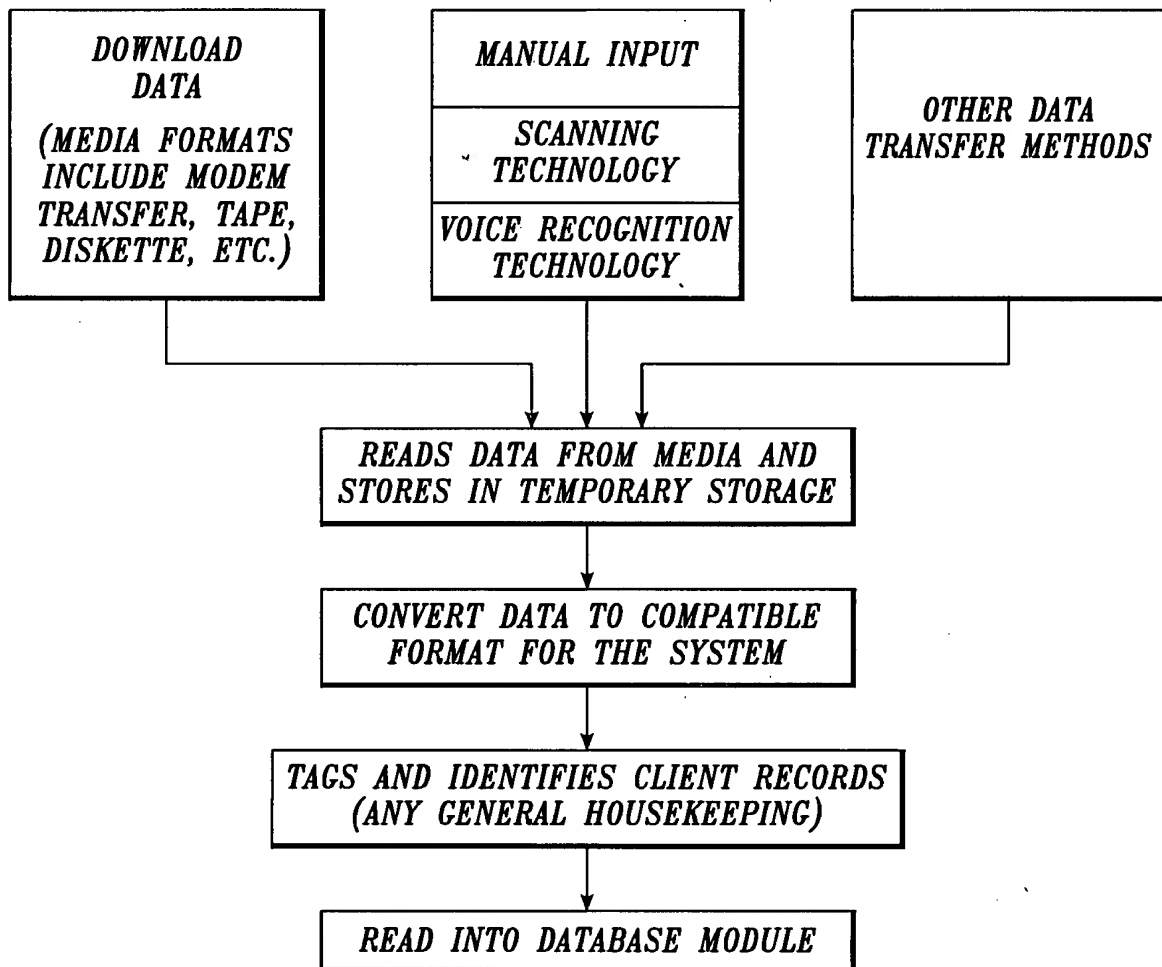
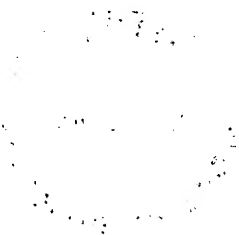


Fig. 5

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<i>FIG. 6A(1)</i>	<i>FIG. 6A(2)</i>	<i>FIG. 6A(3)</i>
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Fig. 6A



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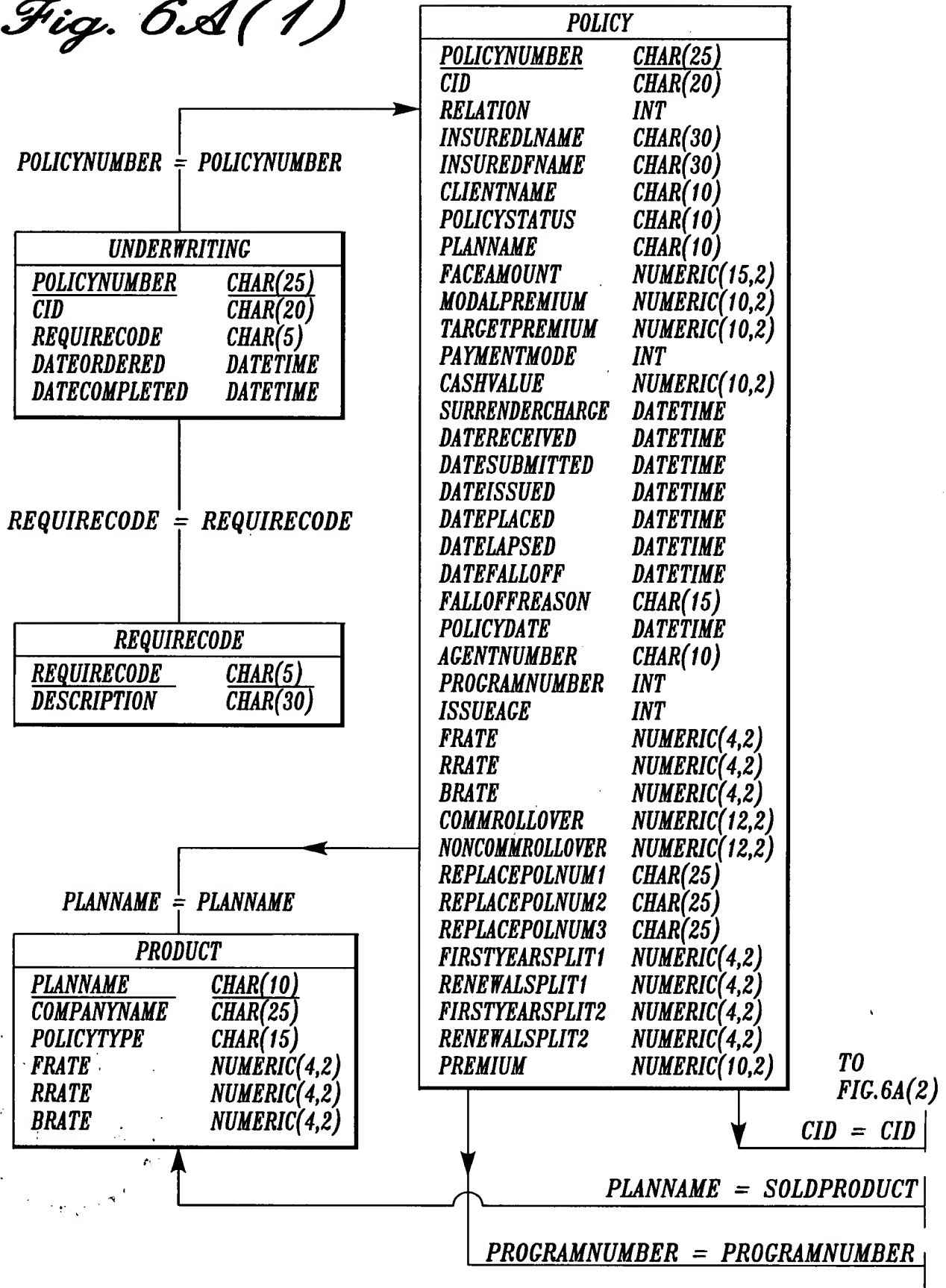
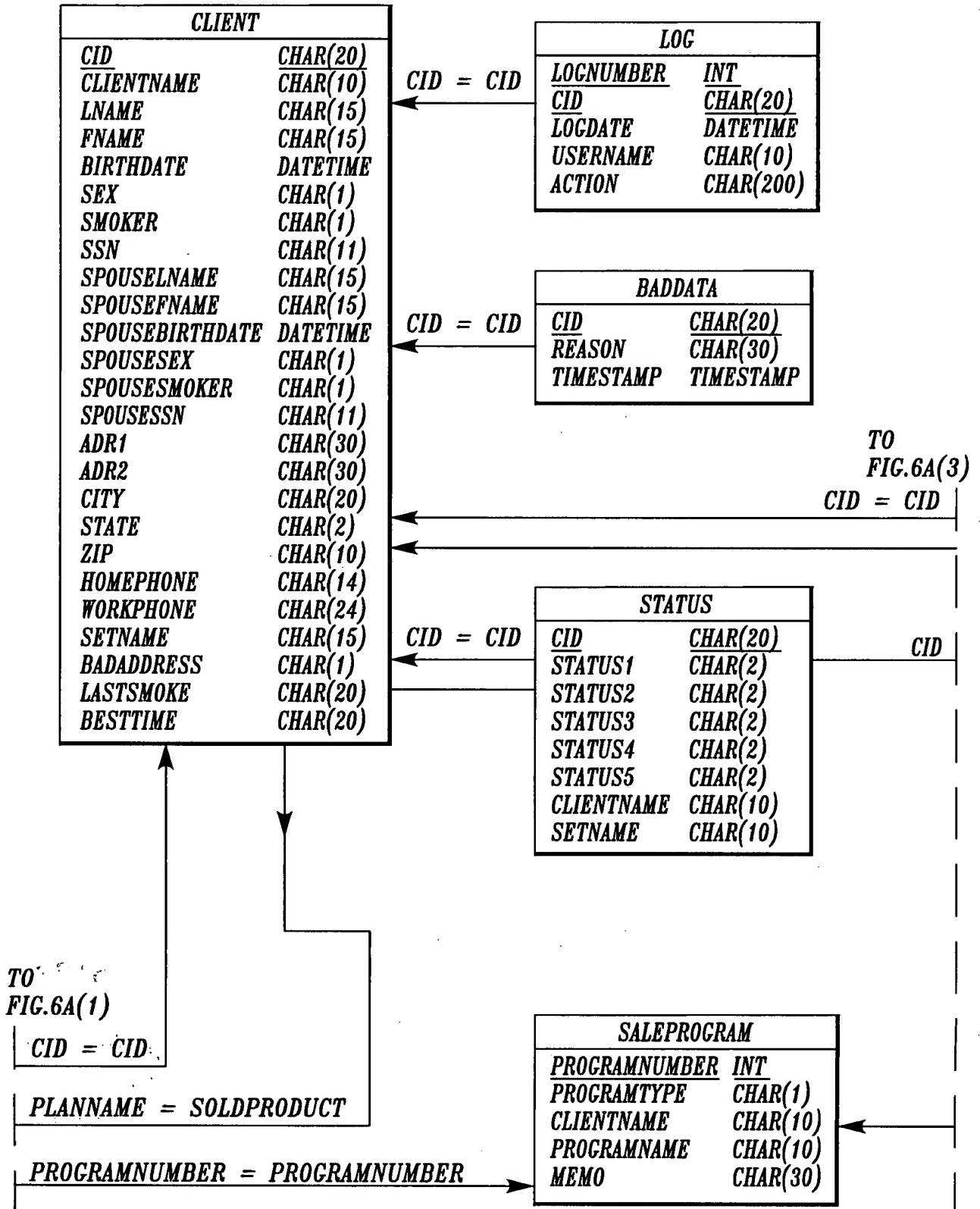
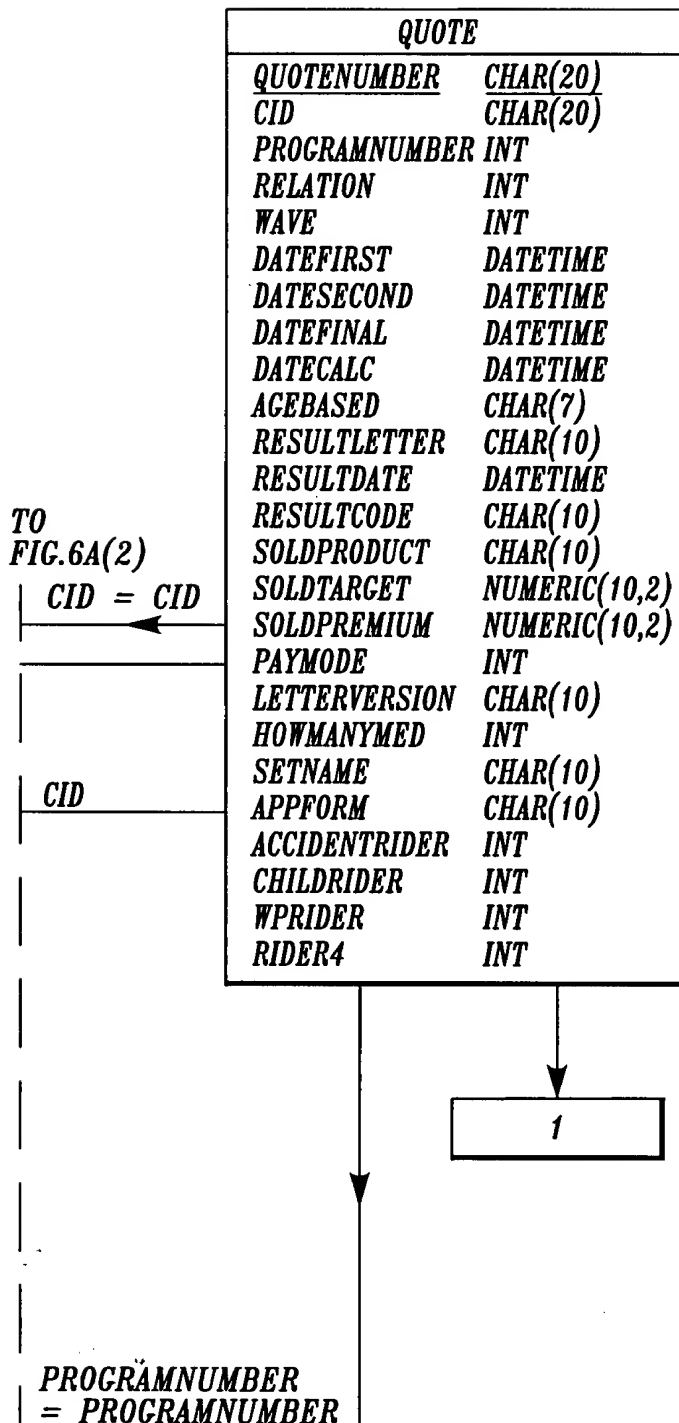
Fig. 6A(1)

Fig. 6A(2)

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Fig. 6A(3)



DEMOGRAPHIC	
CID	CHAR(20)
INCOME1	INT
INCOME2	INT
LOANNUMBER	CHAR(20)
LOANAMOUNT	NUMERIC(15,2)
LOANPAYMENT	NUMERIC(10,2)
LOANTYPE	CHAR(10)
LOANDATE	DATETIME
LOANINTERESTRATE	NUMERIC(4,2)
LOANTERM	INT
LOANMODE	INT
ACCOUNTNUMBER	CHAR(20)
HHNUMBER	CHAR(12)
ACCOUNTTYPE	CHAR(10)
BANKNUM	CHAR(5)
BRANCHNUM	CHAR(5)
BUSINESS	CHAR(1)
BDAYTYPE	CHAR(1)
TRWMATCH	CHAR(1)
ADRVERIFY	CHAR(1)
DWELLINGCODE	CHAR(1)
LENRES	INT
CENSUSHHINC	INT
CENSUSEDUC	INT
CENSUSHOME	INT
CENSUSCHILDREN	INT
CENSUSOWNEROC	INT
CENSUSRENT	INT
CENSUSLENRES	INT
MARITALCODE	CHAR(1)
PRESELDPARENT	CHAR(1)
PRESCHILDREN	CHAR(1)
HHCODE	CHAR(1)
OWNRENTCODE	CHAR(1)
CHILDO0T018	INT
CHILDO0T03	INT
CHILD4T06	INT
CHILD7T09	INT
CHILD10T012	INT
CHILD13T018	INT
PSYCLE	CHAR(2)

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<i>FIG. 6B(1)</i>	<i>FIG. 6B(2)</i>	<i>FIG. 6B(3)</i>	<i>FIG. 6B(4)</i>
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Fig. 6B

PGM1	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
ADURATION	INT
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2DURATION	INT
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BDURATION	INT
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2DURATION	INT
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CNTPREM	NUMERIC(10,2)
CTNPREM	NUMERIC(10,2)
CDURATION	INT
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2NTPREM	NUMERIC(10,2)
C2TNPREM	NUMERIC(10,2)
C2DURATION	INT
C2MED	INT
CMONEYBACK	NUMERIC(15,2)
CMONEYWHEN	NUMERIC(15,2)
CID	CHAR(20)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
CTARGET	NUMERIC(10,2)

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TO FIG.6B(2)

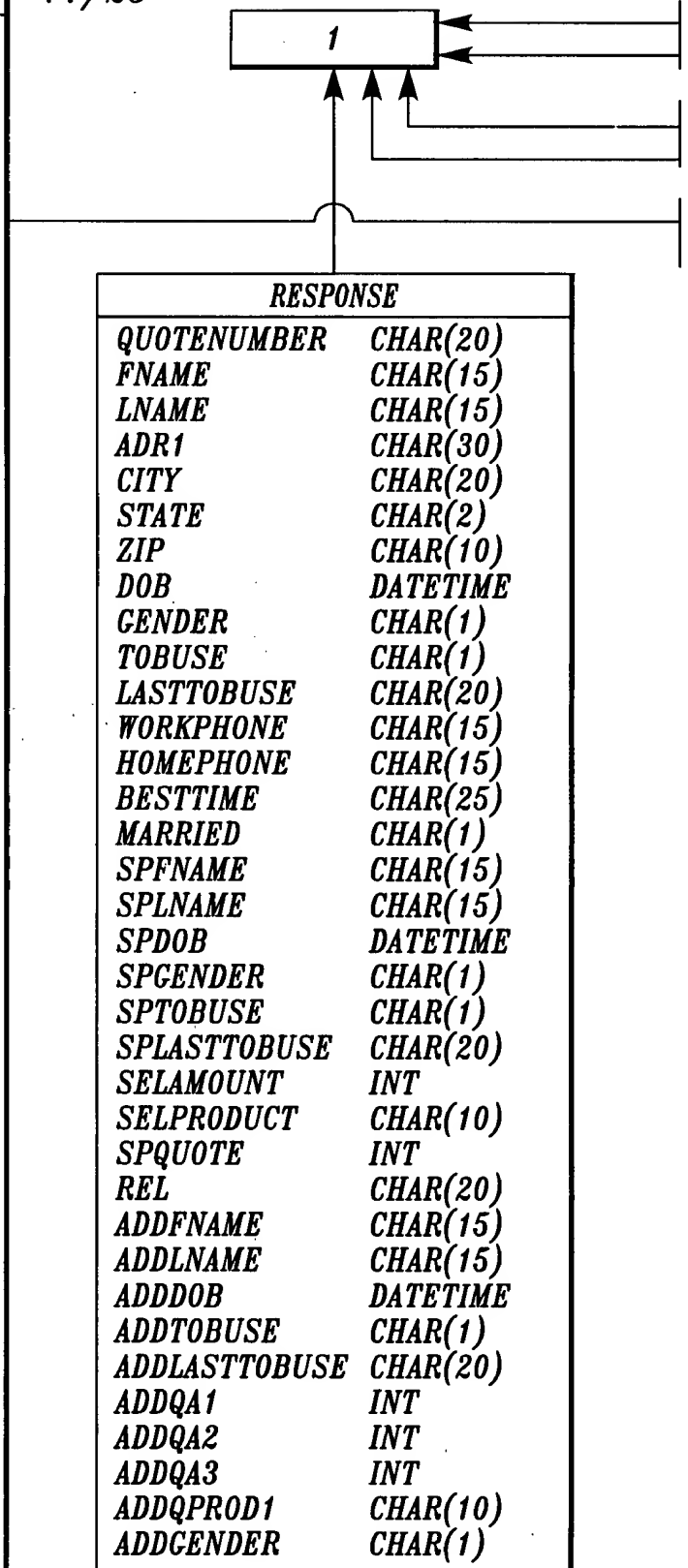


Fig. 6B(1)

PGM2	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2MED	INT
CID	CHAR(10)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
CONTINUED	

PGM2 (CONTINUED)	
ACCIDDBAMT	NUMERIC(15,2)
ACCIDDBPREM1	NUMERIC(10,2)
ACCIDDBPREM1	NUMERIC(10,2)
CHILDRIDERAMT	NUMERIC(15,2)
CHILDRIDERPREM	NUMERIC(10,2)
M1APREM	NUMERIC(10,2)
M2APREM	NUMERIC(10,2)
M1BPREM	NUMERIC(10,2)
M2BPREM	NUMERIC(10,2)
M1CPREM	NUMERIC(10,2)
M2CPREM	NUMERIC(10,2)
LOANAMOUNT	NUMERIC(15,2)
COBORROWER	CHAR(10)
LOANYEAR	CHAR(4)
M1ATPREM	NUMERIC(10,2)
M2ATPREM	NUMERIC(10,2)
M1BTPREM	NUMERIC(10,2)
M2BTPREM	NUMERIC(10,2)
M1CTPREM	NUMERIC(10,2)
M2CTPREM	NUMERIC(10,2)

Fig. 6B(2)

PGM3	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2MED	INT
CID	CHAR(10)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
CONTINUED	

PGM3 (CONTINUED)	
ACCIDDBAMT	NUMERIC(15,2)
ACCIDDBPREM1	NUMERIC(10,2)
ACCIDDBPREM2	NUMERIC(10,2)
WP1APREM	NUMERIC(10,2)
WP2APREM	NUMERIC(10,2)
WP1BPREM	NUMERIC(10,2)
WP2BPREM	NUMERIC(10,2)
WP1CPREM	NUMERIC(10,2)
WP2CPREM	NUMERIC(10,2)
REL	CHAR(10)
REL_NAME	CHAR(10)
WP1ATPREM	NUMERIC(10,2)
WP2ATPREM	NUMERIC(10,2)
WP1BTPREM	NUMERIC(10,2)
WP2BTPREM	NUMERIC(10,2)
WP1CTPREM	NUMERIC(10,2)
WP2CTPREM	NUMERIC(10,2)

Fig. 6B(3)

PGM4	
QUOTENUMBER	CHAR(20)
APLANNAME	CHAR(10)
ADB	NUMERIC(15,2)
APREM	NUMERIC(10,2)
ATPREM	NUMERIC(10,2)
AMED	CHAR(1)
A2PLANNAME	CHAR(10)
A2DB	NUMERIC(15,2)
A2PREM	NUMERIC(10,2)
A2TPREM	NUMERIC(10,2)
A2MED	INT
BPLANNAME	CHAR(10)
BDB	NUMERIC(15,2)
BPREM	NUMERIC(10,2)
BTPREM	NUMERIC(10,2)
BMED	INT
B2PLANNAME	CHAR(10)
B2DB	NUMERIC(15,2)
B2PREM	NUMERIC(10,2)
B2TPREM	NUMERIC(10,2)
B2MED	INT
CPLANNAME	CHAR(10)
CDB	NUMERIC(15,2)
CPREM	NUMERIC(10,2)
CTPREM	NUMERIC(10,2)
CMED	INT
C2PLANNAME	CHAR(10)
C2DB	NUMERIC(15,2)
C2PREM	NUMERIC(10,2)
C2TPREM	NUMERIC(10,2)
C2MED	INT
SPAPLANNAME	CHAR(10)
SPADB	NUMERIC(15,2)
SPAPREM	NUMERIC(10,2)
SPATPREM	NUMERIC(10,2)
SPAMED	CHAR(1)
SPA2PLANNAME	CHAR(10)
SPA2DB	NUMERIC(15,2)
SPA2PREM	NUMERIC(10,2)
SPA2TPREM	NUMERIC(10,2)
SPA2MED	INT

CONTINUED

PGM4 (CONTINUED)	
SPBPLANNAME	CHAR(10)
SPBDB	NUMERIC(15,2)
SPBPREM	NUMERIC(10,2)
SPBTPREM	NUMERIC(10,2)
SPBMED	INT
SPB2PLANNAME	CHAR(10)
SPB2DB	NUMERIC(15,2)
SPB2PREM	NUMERIC(10,2)
SPB2TPREM	NUMERIC(10,2)
SPB2MED	INT
SPCPLANNAME	CHAR(10)
SPCDB	NUMERIC(15,2)
SPCPREM	NUMERIC(10,2)
SPCTPREM	NUMERIC(10,2)
SPCMED	INT
SPC2PLANNAME	CHAR(10)
SPC2DB	NUMERIC(15,2)
SPC2PREM	NUMERIC(10,2)
SPC2TPREM	NUMERIC(10,2)
SPC2MED	INT
CID	CHAR(10)
PROGRAMNUMBER	INT
RELATION	INT
WAVE	INT
ACCIDDBAMT	NUMERIC(15,2)
ACCIDDBPREM1	NUMERIC(10,2)
ACCIDDBPREM1	NUMERIC(10,2)
WP1APREM	NUMERIC(10,2)
WP2APREM	NUMERIC(10,2)
WP1BPREM	NUMERIC(10,2)
WP2BPREM	NUMERIC(10,2)
WP1CPREM	NUMERIC(10,2)
WP2CPREM	NUMERIC(10,2)
REL	CHAR(10)
REL_NAME	CHAR(10)
WP1ATPREM	NUMERIC(10,2)
WP2ATPREM	NUMERIC(10,2)
WP1BTPREM	NUMERIC(10,2)
WP2BTPREM	NUMERIC(10,2)
WP1CTPREM	NUMERIC(10,2)
WP2CTPREM	NUMERIC(10,2)
OOM	CHAR(20)

Fig. 6B(4)

PROCESSOR MODULE

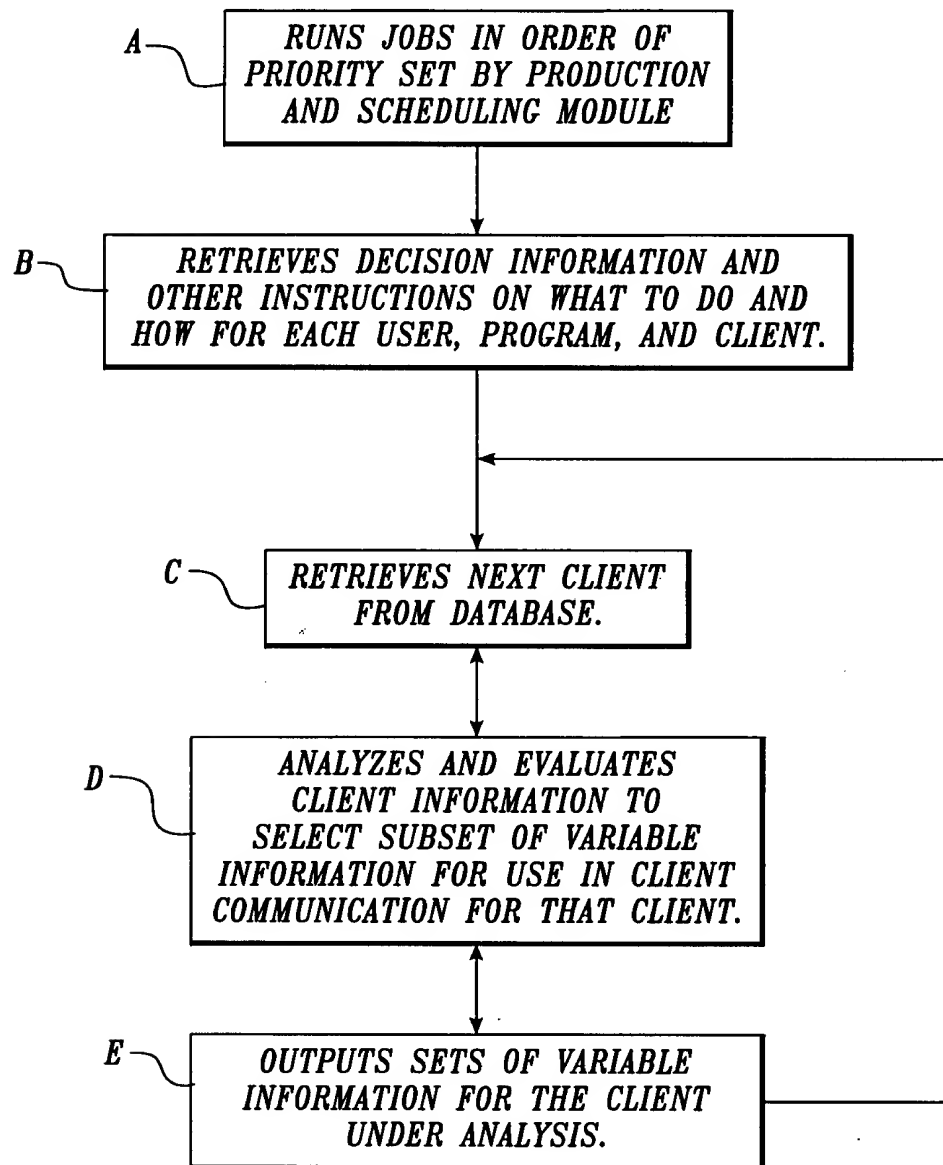


Fig. 7

PROCESSOR MODULE

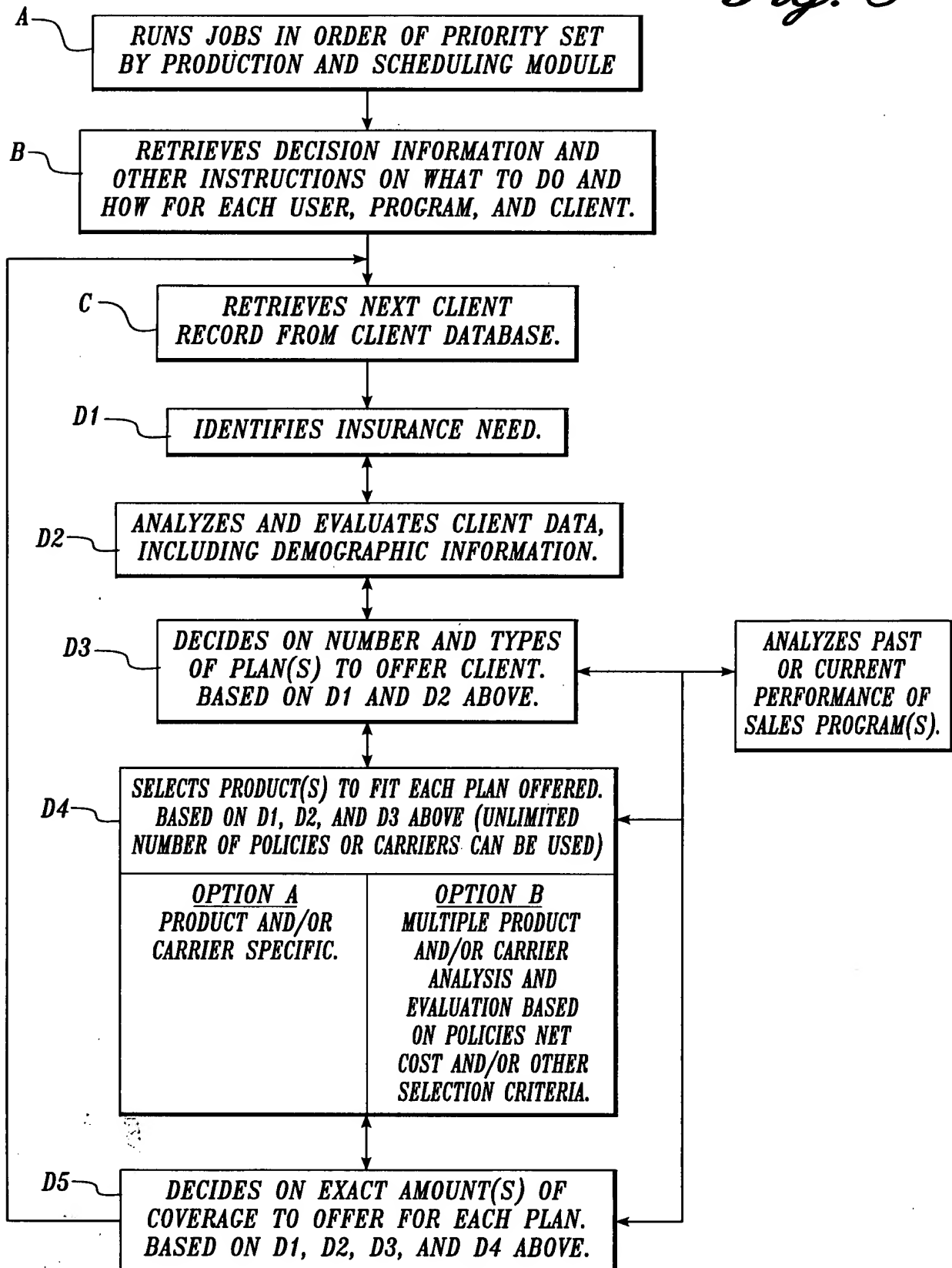
Fig. 8

Fig. 9

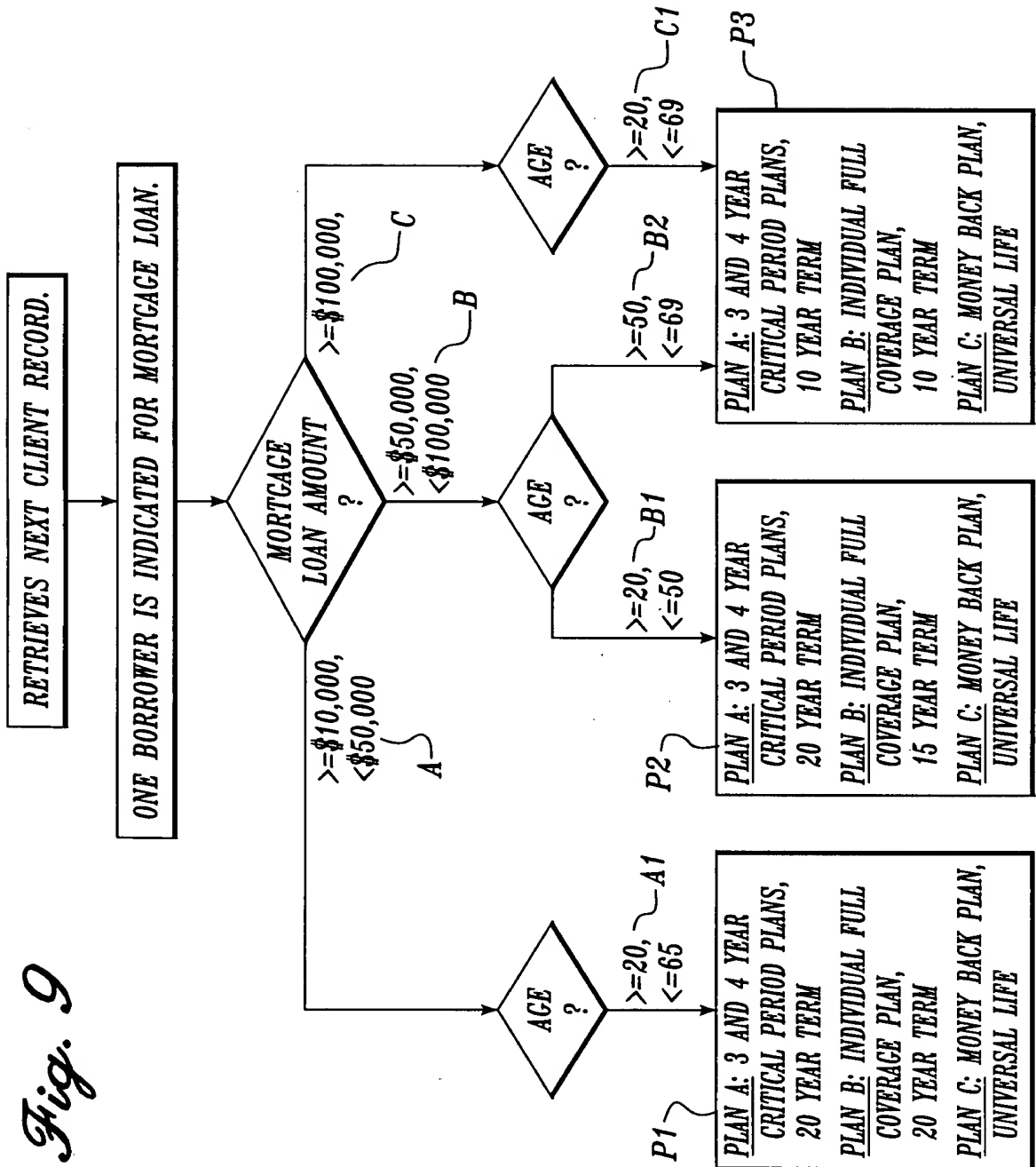


Fig. 10

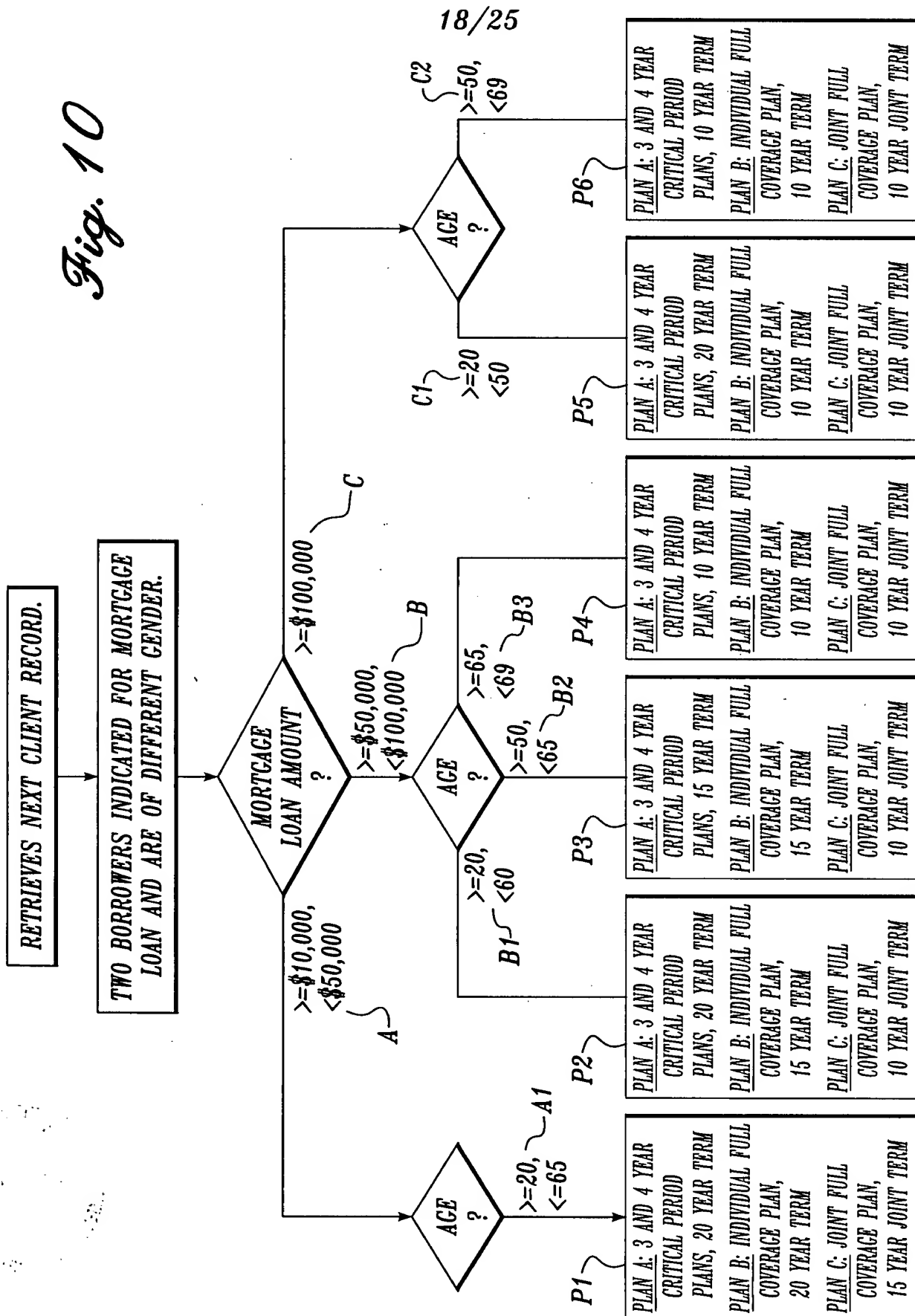


Fig. 11

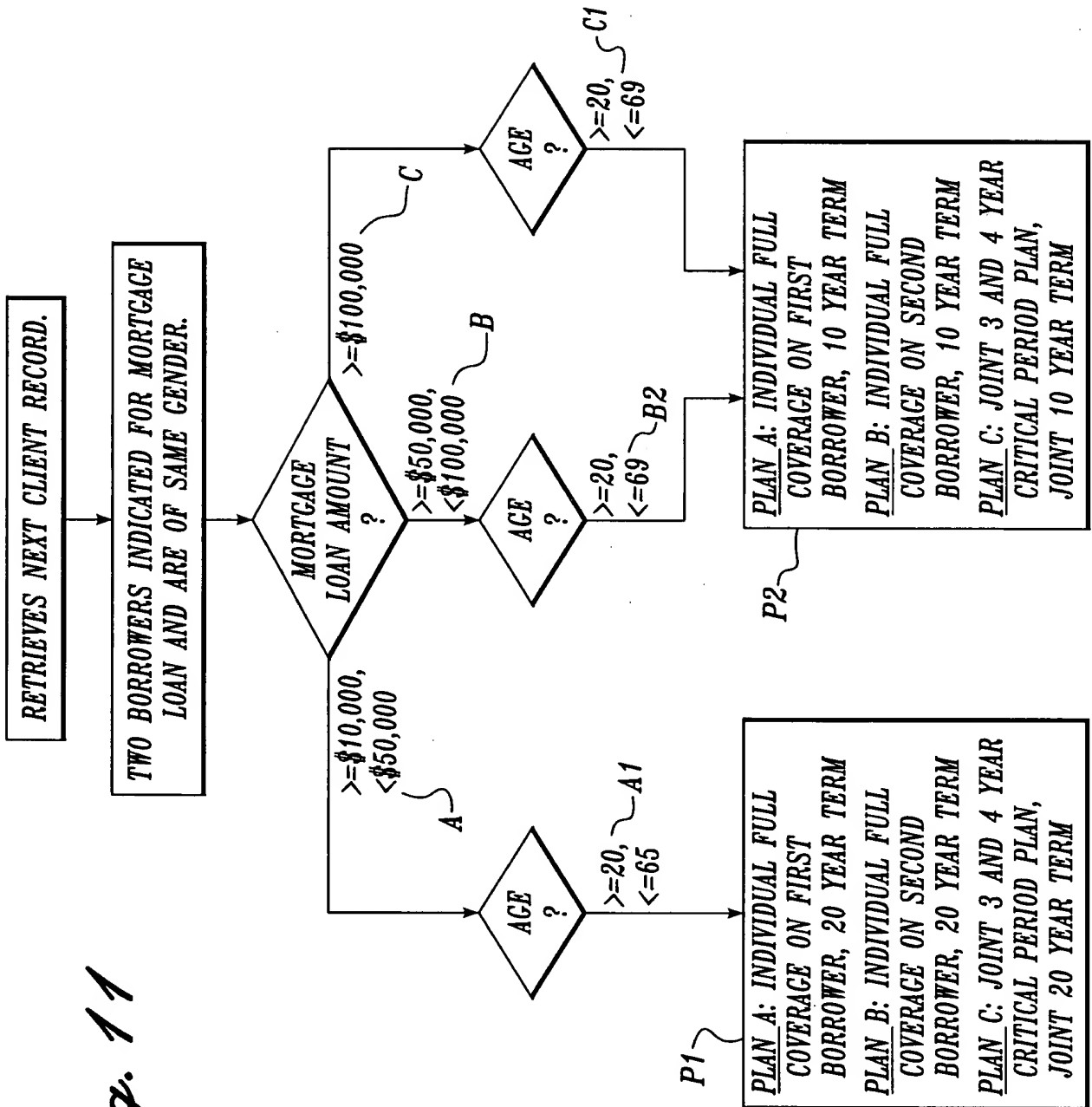
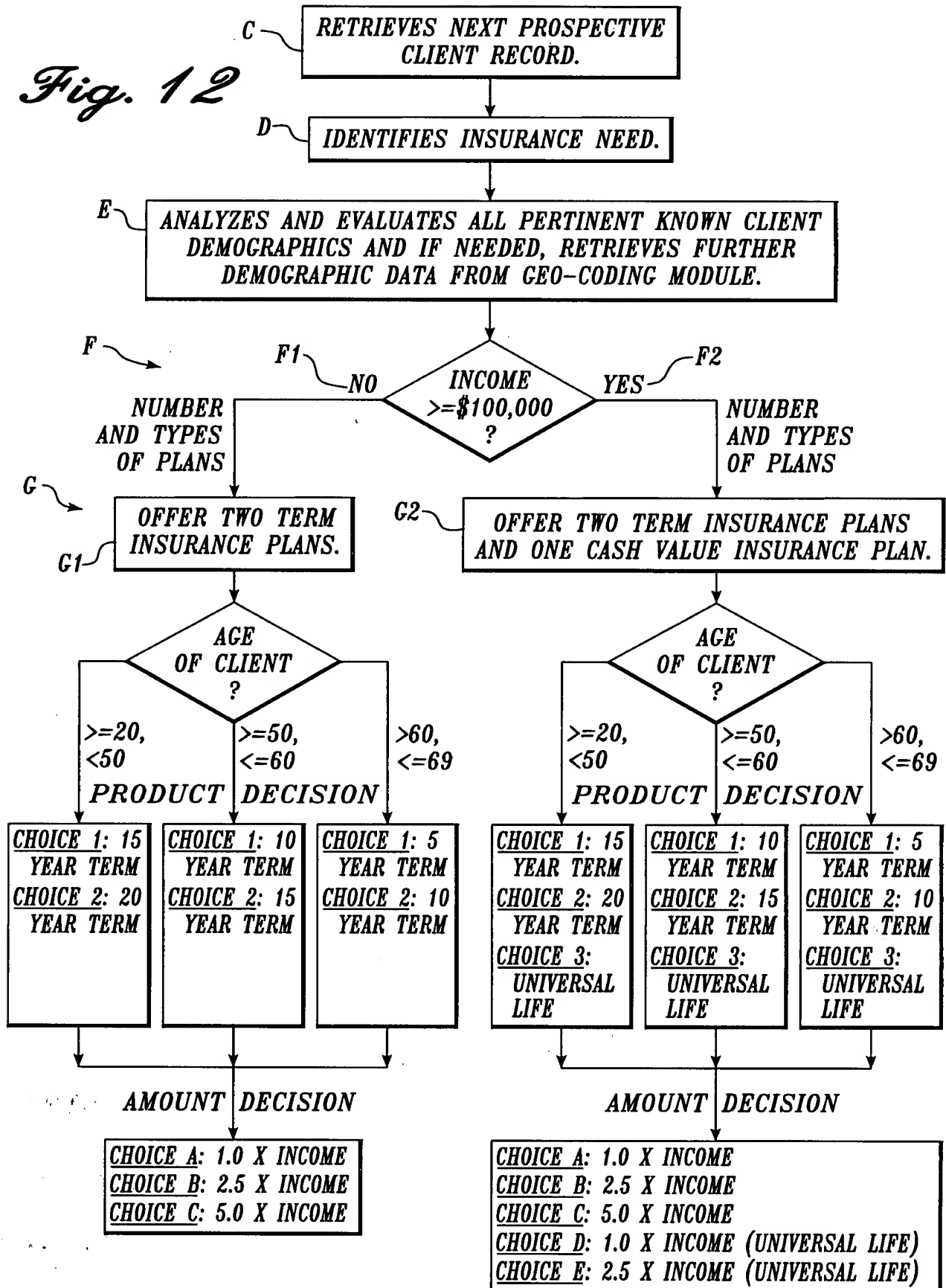
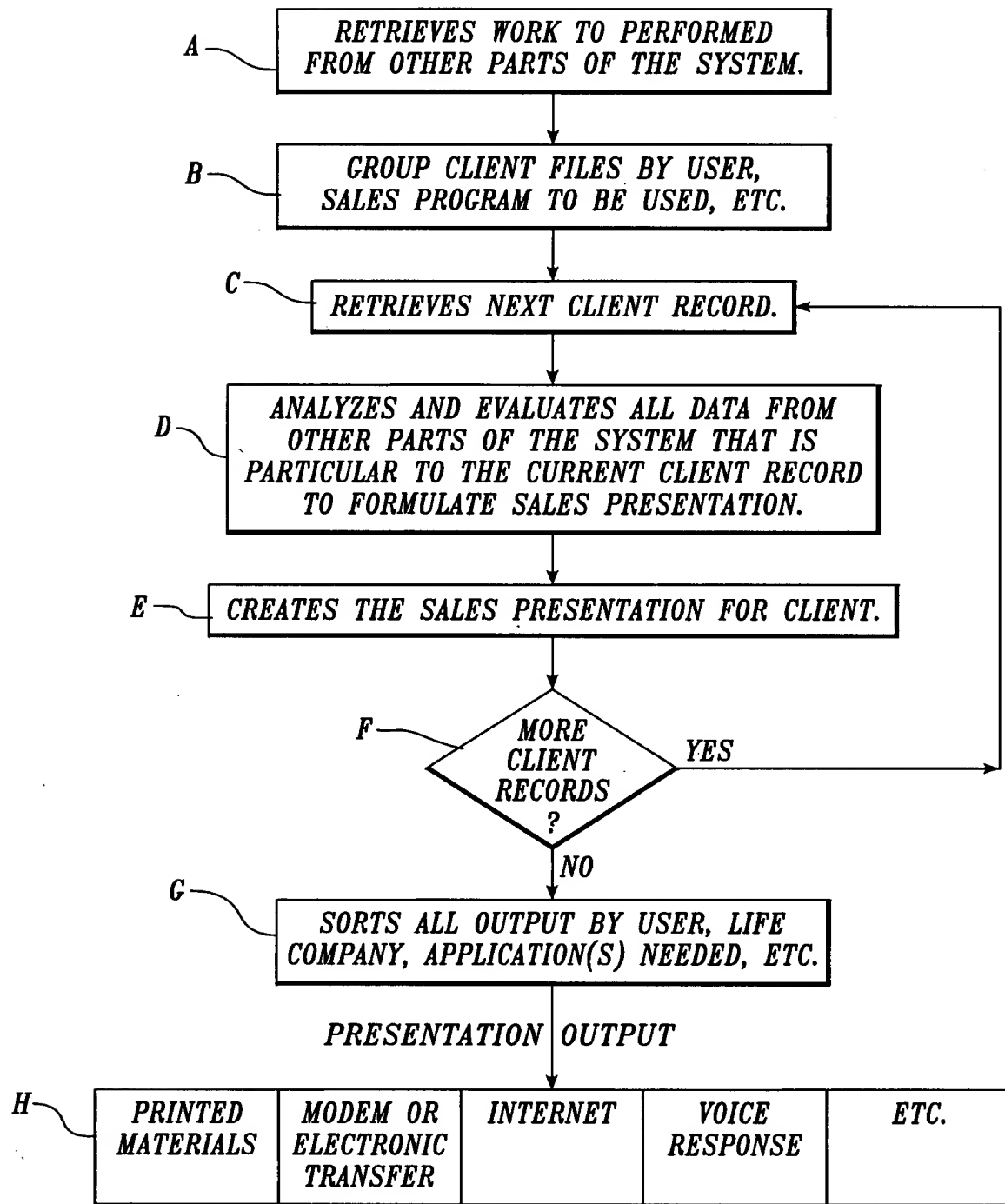
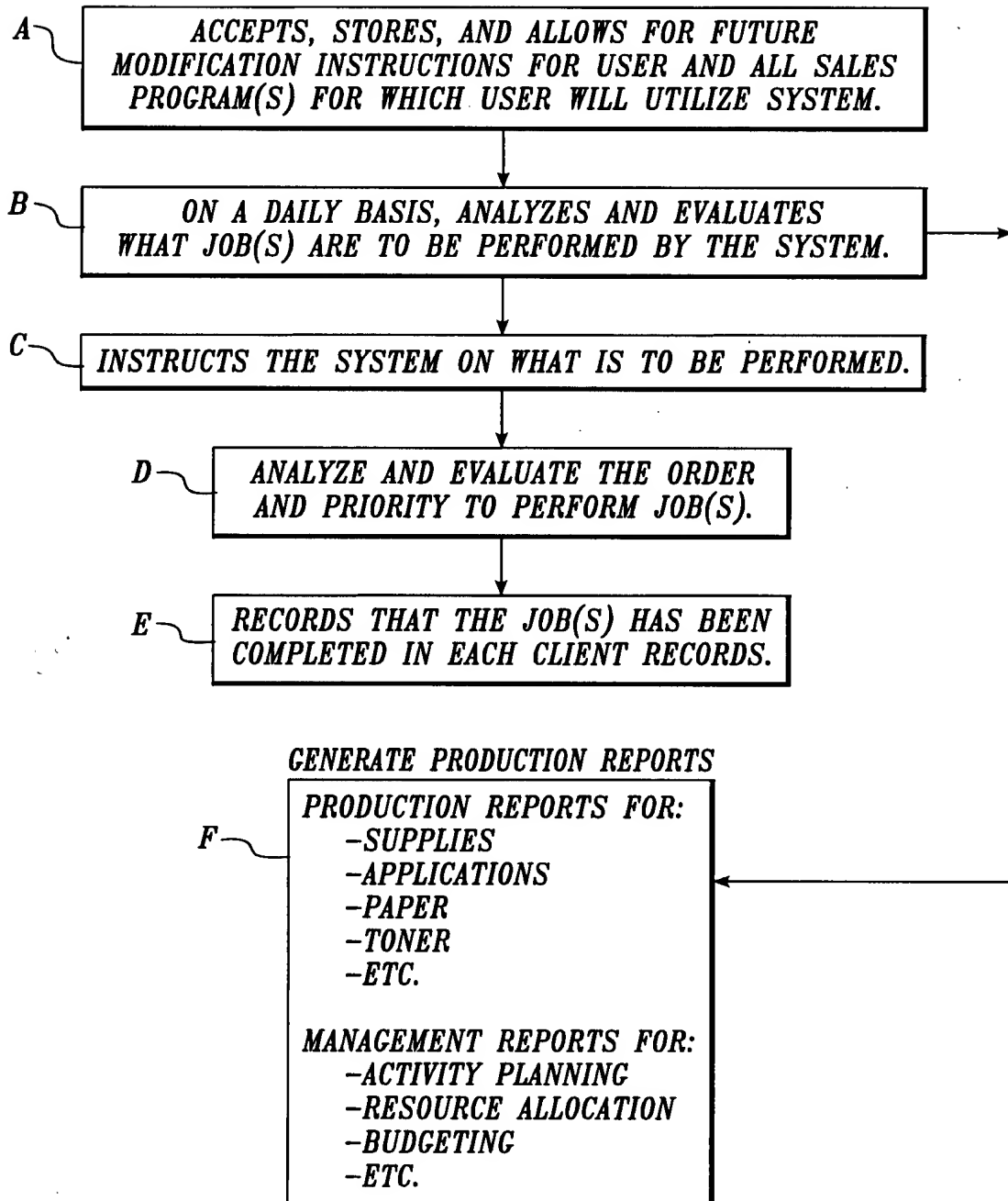


Fig. 12



OUTPUT MODULE*Fig. 13*

PRODUCTION AND SCHEDULING*Fig. 14*

SALES AND FINANCIAL REPORT AND ANALYSIS

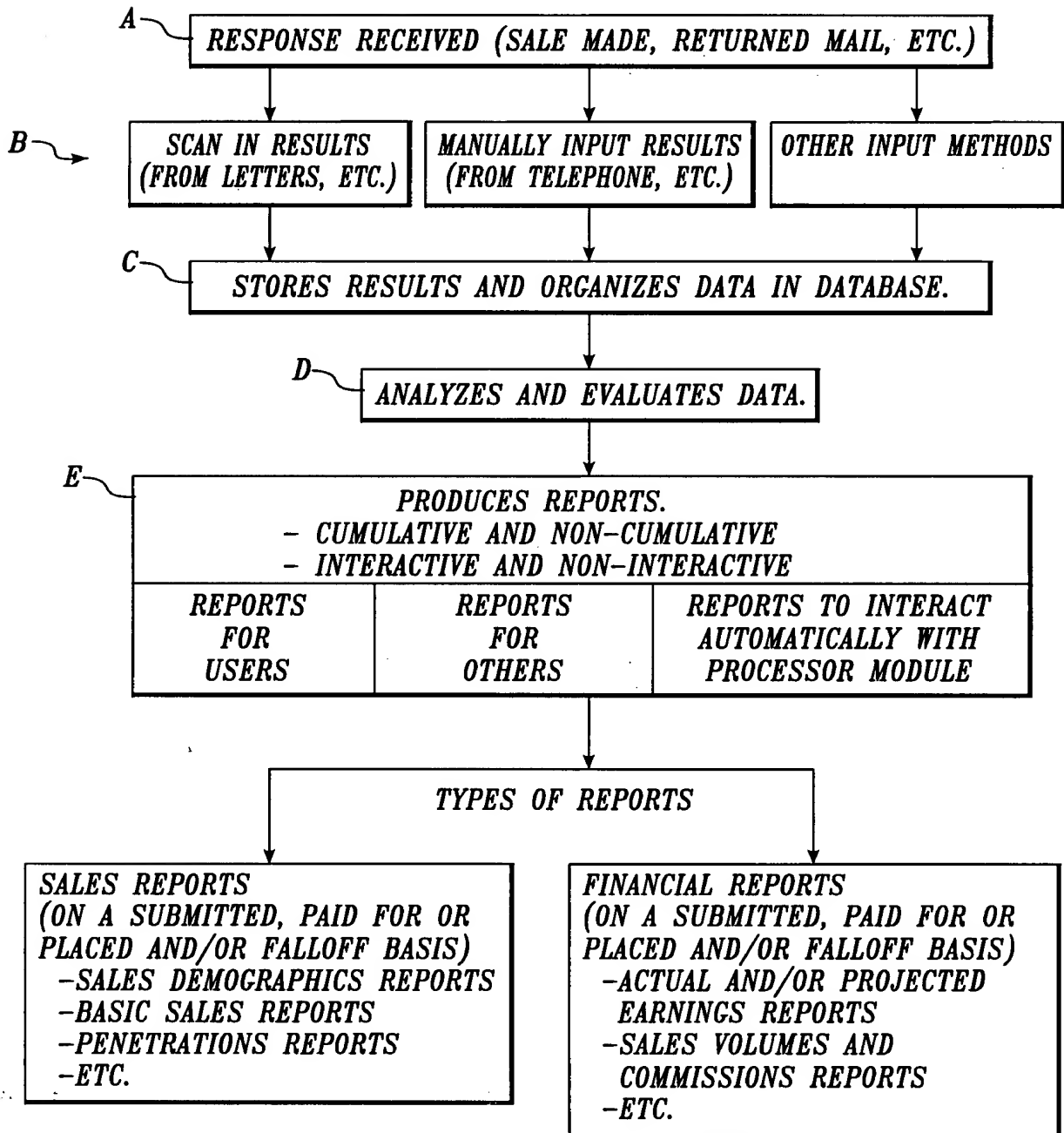


Fig. 15

TELEMARKETING MODULE

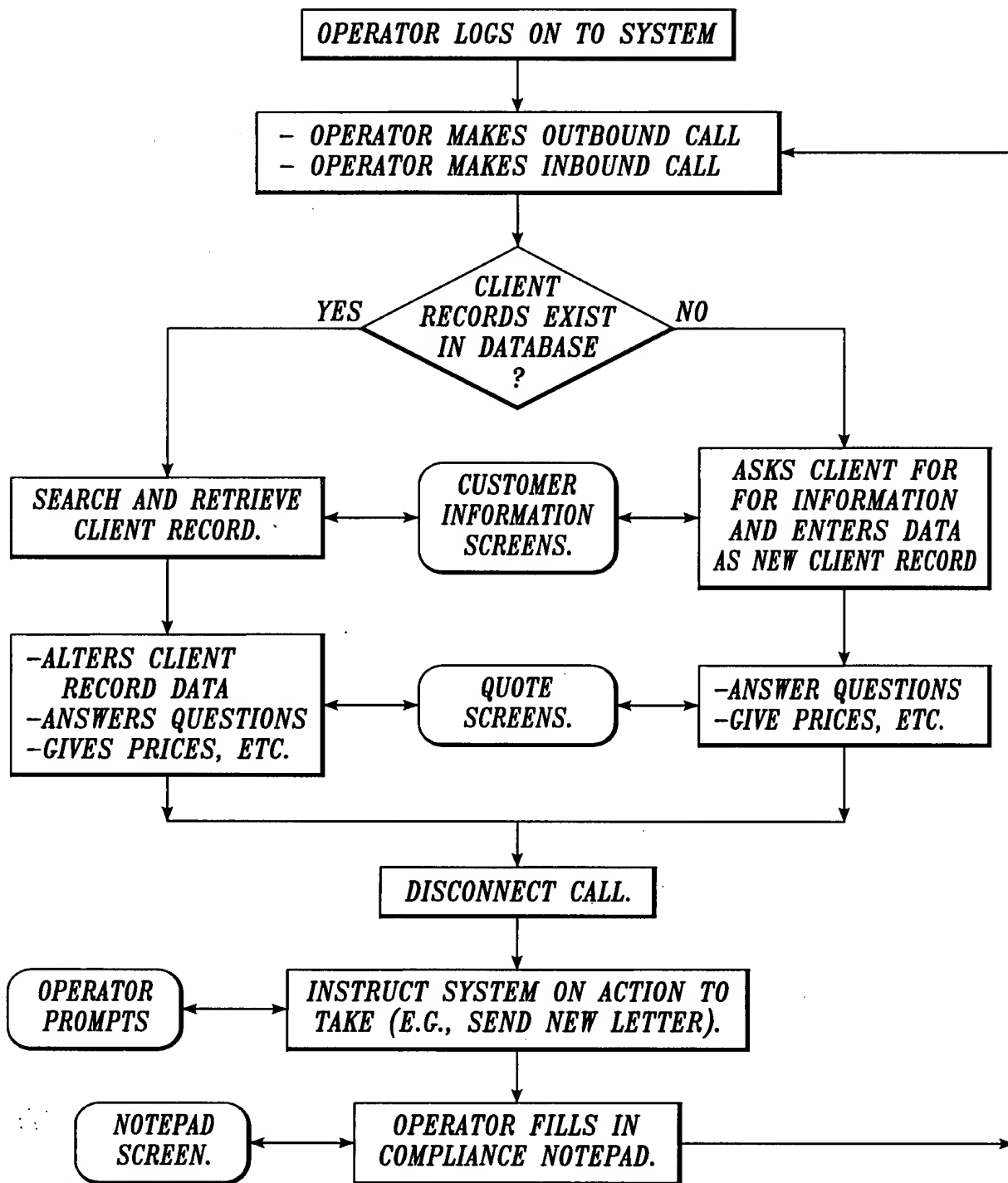


Fig. 16

NEW BUSINESS PROCESSING MODULE

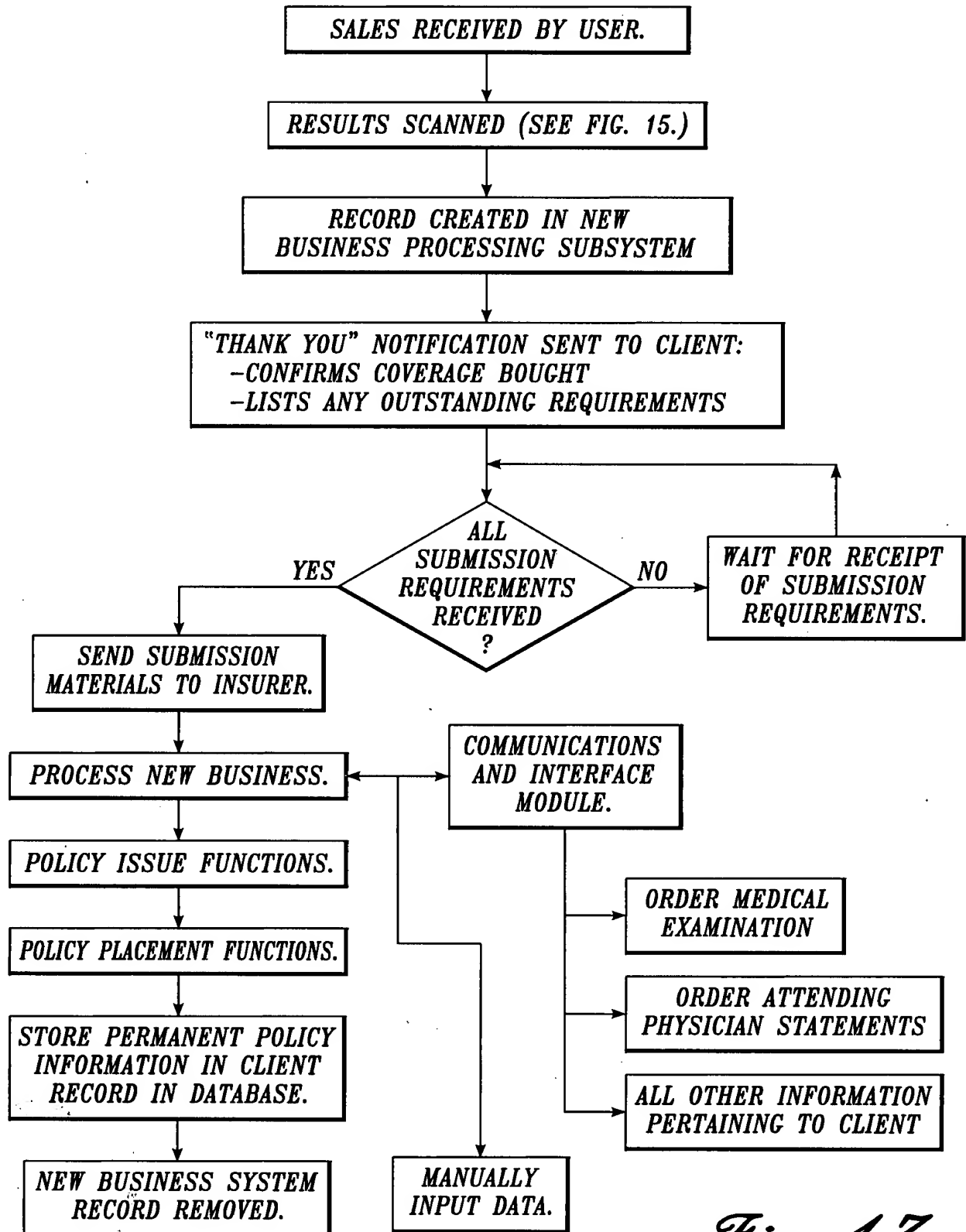


Fig. 17